

ABSTRACT OF THE DISCLOSURE

A system authenticates an electronic transaction between a first user-operated device and a computer. The computer is configured to conduct electronic transactions. The system includes a voice browser and a session correlator. The voice browser is configured to receive and process user-spoken information from a second user-operated device, where the voice browser is programmed to compare a user-spoken transaction identifier to a computer generated transaction identifier, and to compare a user-spoken verification identifier to a voice print of the user. The session correlator is coupled to the voice browser and is configured to transmit an authentication message to the computer if the user-spoken transaction identifier matches the computer transaction identifier, and if the user-spoken verification identifier matches the voice print.